

NOTICE

Pursuant to Section 55-59.1:1 of the Code of Virginia, you are hereby notified:

1. That the past due amounts causing the loan to be in default are as follows:

- | | | |
|----|---|-----------|
| a. | Monthly payments of principal and interest
for the months of _____ | \$ _____; |
| b. | _____ | \$ _____; |
| c. | _____ | \$ _____; |

2. That other charges that must be paid in order to bring the loan current are as follows:

- | | | |
|----|--------------|-----------|
| a. | Late charges | \$ _____; |
| b. | _____ | \$ _____; |
| c. | _____ | \$ _____; |

3. That there may be options available to avoid foreclosure, and that you may discuss such options with your mortgage lender or servicer or a counseling agency approved by the United States Department of Housing and Urban Development (HUD);

4. That the address and telephone number of your mortgage lender or servicer or its agent that will attempt to work with you to avoid foreclosure is _____

_____;

5. That the name, address, and telephone number of three or more HUD-approved counseling agencies operating within the Commonwealth are as follows:

- | | |
|----|-------------------------|
| a. | _____

_____ |
| b. | _____

_____ |
| c. | _____

_____ |
| d. | _____

_____ |
| e. | _____

_____ |

6. That the date by which you shall reply to this notice is _____;

7. That if you contact your mortgage lender or servicer on or before the date specified in this notice, using the telephone number specified in this notice, to request additional time to pursue options to avoid foreclosure, your mortgage lender or servicer shall provide you at least 30 additional calendar days from the date of such telephone contact before sending you a notice of acceleration;

8. That if you contact your mortgage lender or servicer to request additional time to pursue options to avoid foreclosure, you shall (i) make a good faith effort to work actively with the HUD-approved counselor, your mortgage lender or servicer on ways to repay amounts due under the loan and avoid foreclosure and (ii) provide your monthly income and expenses to the HUD-approved counselor, your mortgage lender or servicer (examples of income include current or expected monthly income such as employment income, benefit statements from social security, disability unemployment, retirement, or public assistance, and examples of expenses include any second mortgage or other loan payments, property taxes and insurance, total automobile payments, monthly utility payments, and monthly food and household expenses); and

9. That if you fail to contact your mortgage lender or servicer by the date specified in this notice, your mortgage lender or servicer may, at its option, send a notice of acceleration and require immediate repayment of all sums owed under the loan agreement.